

# Scorecard



as of 12/31/2020  
unaudited

	3 Year Avg rounded	FY21 Goal	FY 21 Actual YTD	Status	Comments
<b>NEW FINANCING ACTIVITIES</b>					
Loan Guarantees	\$ 6,000,000	\$ 6,000,000	\$ 15,422,253	Above Target	Several guarantees closed YTD for \$15.4MM, demand high due to COVID-19
Direct Loans	\$ 5,300,000	\$ 4,000,000	\$ 2,995,000	Above Target	Loan demand increasing due to COVID-19, \$2.9MM closed w/ another in \$3MM pending disbursements
Bond Issuances	\$ 517,900,000	\$ 750,000,000	\$ 878,985,000	Above Target	Extremely significant bond volume helping NH companies access capital
Equity Financing Deployed	\$ 1,000,000	\$ 200,000	\$ 300,000	Above Target	New business formation slow due to cautious startup market, but happening.
COVID-19 Relief Funds Deployed	N/A	N/A	\$ 19,806,618	On Target	Deployed NH Gap Fund to assist small NH businesses through pandemic
<b>LIQUIDITY</b>					
Funds available to lend	\$ 10,700,000	\$ 5,000,000	\$ 10,031,464	Above Target	Liquidity is strong, will be needed for potential loan loss reserves and new deployment
<b>OPERATIONS</b>					
Annual Revenue	\$ 2,800,000	\$ 3,300,385	\$ 3,329,285	Above Target	Revenue steady, mostly due to one time bond issuances
Annual Expenses	\$ (2,100,000)	\$ (2,374,743)	\$ (1,398,303)	Above Target	Expenses being tightly managed, all spending under review
Net Income	\$ 700,000	\$ 925,642	\$ 1,930,981	Above Target	This figure is prior to audit adjustments for loan loss reserves
<b>OTHER "HOT" ITEMS</b>					
Jobs impacted/created	1,329	900	1,438	Above Target	Significantly ahead of target, great NH impact!
Loan Loss Rate (GAP, WAG, ALDO)	0.44%	\$ 300,000 0.51%	\$ 40,581 0.07%	Above Target	Small loss due to White Mtn Tissue restructure. Many borrowers requiring loan deferment and other assistance.
New Deal Inquiries	270	250	140	Below Target	Below expected pace in Dec/Jan due to market focus on PPP, but picking up again quickly.
Outbound Business Development Calls/Meetings	136	200	162	Above Target	Proactive business outreach meetings / calls, staying in touch with business community and needs.